

Information to identify the case:

Debtor 1	Robert A. Appello II	Social Security number or ITIN	xxx-xx-7968
	First Name Middle Name Last Name	EIN	--
Debtor 2	Leah M. Appello	Social Security number or ITIN	xxx-xx-5486
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-33964-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert A. Appello II

Leah M. Appello
aka Leah M. Fairchild

6/5/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Robert A. Appello, II
Leah M. Appello
DebtorsCase No. 19-33964-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 35

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb
cr +Robert A. Appello, II, Leah M. Appello, 3 Amy Court, Brick, NJ 08724-1433
+Sutton Village Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street,
Freehold, NJ 07728-1973
518640408 +Corinthian Doctors Group, 4865 40th Way South, Lake Worth, FL 33461-5301
518640411 +Deighan Law, 79 West Monroe Street, 5th Floor, Chicago, IL 60603-4901
518640415 Genesis House Recovery, 4865 40th Way South, Lake Worth, FL 33461-5301
518640416 +Hayt, Hayt and Landau, 2 Industrial Way West, Eatontown, NJ 07724-2279
518640419 +Medstar Laboratory, 10277 Windhorst Road, Tampa, FL 33619-7820
518640423 NJSVS, P.O. Box 1502, Moorestown, NJ 08057-9704
518640421 +New Jersey Attorney General, PO Box 112, Trenton, NJ 08625-0112
518640422 +New Jersey Motor Vehicle Commission, Administrative Unit, 225 East State Street,
Trenton, NJ 08666-0001
518640425 +PNC Bank, N.A., Bankruptcy Department, PO Box 94982, Mailstop BR-YB58-01-5,
Cleveland, OH 44101-4982
518640424 +Pinnacle Testing, 14000 South Military Trail, Delray Beach, FL 33484-2610
518640426 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
518640430 +United Clinical Laboratory, 2257 Vista Parkway, Suite 2, West Palm Beach, FL 33411-2725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518640402 EDI: ARSN.COM Jun 06 2020 06:23:00 ARS National Services, Inc., PO Box 469046,
Escondido, CA 92046-9046
518640403 +EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank, PO Box 30281,
Salt Lake City, UT 84130-0281
518640406 +EDI: CITICORP.COM Jun 06 2020 06:23:00 Citibank/The Home Depot, Citicorp Credit Services,
Attn: Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
518640407 EDI: WFNNB.COM Jun 06 2020 06:23:00 Comenity Bank/Ulta, PO Box 182125,
Columbus, OH 43218-2125
518640409 +E-mail/Text: kzoepfel@credit-control.com Jun 06 2020 03:30:30 Credit Control LLC,
5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
518640410 E-mail/PDF: creditonebknofications@resurgent.com Jun 06 2020 03:26:12 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
518640412 +EDI: DISCOVER.COM Jun 06 2020 06:23:00 Discover Financial, Attn: Bankruptcy Department,
PO Box 3025, New Albany, OH 43054-3025
518640413 +E-mail/Text: nculp@firstfcu.com Jun 06 2020 03:31:44 First Financial FCU, PO Box 1172,
Toms River, NJ 08754-1172
518640414 +EDI: PHINGENESIS Jun 06 2020 06:23:00 Genesis Backcard Services,
Attn: Bankruptcy Department, PO Box 4477, Beaverton, OR 97076-4401
518640404 EDI: JPMORGANCHASE Jun 06 2020 06:23:00 Chase Card, PO Box 15298, Wilmington, DE 19850
518640405 EDI: JPMORGANCHASE Jun 06 2020 06:23:00 Chase Card/Disney, PO Box 15298,
Wilmington, DE 19850
518640417 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:29:36 Kohl's/Capital One,
PO Box 3120, Milwaukee, WI 53201-3120
518640418 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:26:22 LVNV Funding,
PO Box 10497, Greenville, SC 29603-0497
518640420 EDI: NAVIENTFKASMSERV.COM Jun 06 2020 06:23:00 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
518640427 +E-mail/Text: jennifer.chacon@spservicing.com Jun 06 2020 03:32:05
Select Portfolio Servicing, Attn: Bankruptcy, PO Box 65250,
Salt Lake City, UT 84165-0250
518643988 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518640428 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/P.C. Richards,
Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
518640429 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Paypal, Attn: Bankruptcy Department,
PO Box 965060, Orlando, FL 32896-5060
518640431 +EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Bank, Attn: Bankruptcy, PO Box 94435,
Albuquerque, NM 87199-4435

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor CSMC 2017-RPL2 Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Hubert C. Cutolo on behalf of Creditor Sutton Village Association, Inc.
hcutolo@cutolobarros.com, ecourts@cutolobarros.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Thomas J Orr on behalf of Debtor Robert A. Appello, II tom@torrlaw.com,
xerna@aol.com;orrtr87054@notify.bestcase.com
Thomas J Orr on behalf of Joint Debtor Leah M. Appello tom@torrlaw.com,
xerna@aol.com;orrtr87054@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7